United States Bankruptcy Court Eastern District of Wisconsin

In re: Case No. 24-25919-kmp
Jessica Rose Garbade Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0757-2 User: adkt Page 1 of 2
Date Rcvd: Nov 12, 2024 Form ID: 309A Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2024:

Recip ID	Recipient Name and Address
12258628	+ Capitol One c/o Messerli & Krammer PA, 3033 Campus Dr suite 250, Plymouth, MN 55441-2651
12258631	+ Glacier Hills CU, 2150 Main St., West Bend, WI 53095-5769
12254215	+ Jessica Garbade, W246N6523 Pewaukee Rd, Sussex, WI 53089-2623

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID db	Notice Type: Email Address + Email/PDF: jessicargarbade@gmail.com	Date/Time	Recipient Name and Address
uo	Eman Dr. Jessea garoude e gman.com	Nov 13 2024 03:02:00	Jessica Rose Garbade, PO Box 444, Sussex, WI 53089-0444
tr	+ EDI: BTWHITTEN	Nov 13 2024 07:55:00	Titania D. Whitten, Whitten Law Offices, 10425 W. North Avenue, Suite 350, Wauwatosa, WI 53226-2416
smg	EDI: WISCDEPREV.COM	Nov 13 2024 07:55:00	Wisconsin Department Of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
ust	+ Email/Text: ustpregion11.mi.ecf@usdoj.gov	Nov 13 2024 03:03:00	Office of the U. S. Trustee, 517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510
12258629	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 13 2024 03:08:25	Affirm Inc, 650 California St, San Francisco, CA 94108-2716
12258634	+ EDI: CAPITALONE.COM	Nov 13 2024 07:55:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
12258625	+ EDI: CAPITALONE.COM	Nov 13 2024 07:55:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
12258630	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2024 03:08:39	LVNV Funding LLC, 55 Beattie Pl, Greenville, SC 29601-2165
12258632	Email/Text: ml-ebn@missionlane.com	Nov 13 2024 03:02:00	Mission Lane Tab, PO Box 105286, Atlanta, GA 30348
12258627	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 13 2024 03:08:37	Open Sky Capital Bank, PO Box 9224, Old Bethpage, NY 11804-9224
12258633	+ Email/Text: Bankruptcy-Notifications@we-energies.com	Nov 13 2024 03:02:00	Wisconsin Electric Power Company, PO BOX 2046, Bankruptcy Department A130, Milwaukee, WI 53201-2046

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

12258635 *+ Capital One, PO BOX 71083, Charlotte, NC 28272-1083

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12258626 *+ Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2024 at the address(es) listed below:

Name Email Address

Office of the U.S. Trustee

ustpregion11.mi.ecf@usdoj.gov

Titania D. Whitten

trustee@whittenlawoffices.com WI50@ecfcbis.com

TOTAL: 2

Information to	identify the case:	
Debtor 1:	Jessica Rose Garbade	Social Security number or ITIN: xxx-xx-2628
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States Ba	ankruptcy Court: Eastern District of Wisconsin	Date case filed for chapter: 7 11/4/24
Case number:	24-25919-kmp	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file

with	the court.		
		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jessica Rose Garbade	
2.	All other names used in the last 8 years		
3.	Address	PO Box 444 Sussex, WI 53089	
4.	Debtor's attorney Name and address	None	
5.	Meeting of creditors	December 10, 2024 at 01:30 PM	Location:
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 704 768 1199, and Passcode 3426794873, OR call 1 (414) 214–0171
	-4		For additional meeting information go to www.justice.gov/ust/moc

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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6.	Bankruptcy trustee Name and address	Titania D. Whitten Whitten Law Offices 10425 W. North Avenue Suite 350 Wauwatosa, WI 53226	Contact phone 414–431–0007
7.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Room 126, U.S. Courthouse 517 East Wisconsin Avenue Milwaukee, WI 53202–4581	Office Hours: Monday through Friday, 8:30 A.M. until 4:30 P.M., except legal holidays. Contact phone (414) 297–3291 Date: 11/12/24
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 2/10/25 Filing deadline: 30 days after the conclusion of the meeting of creditors
10.	Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11.	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12.	Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline